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Annual Participant Update

Rashad Sullivan: For 2026, the IRS increased several retirement plan contribution limits. Here's a quick overview of what's changed and what it could mean for you.

This year, the maximum amount you can contribute pre-tax to a workplace retirement plan like a 401, 403, or most 457 plans increased to \$24,500. That means more of your paycheck can go toward long-term savings. If you're age 50 or older, you can make an additional catch-up contribution of \$8,000. And if you're between ages 60 and 63, a higher special catch-up limit of \$11,250 may apply.

Individual retirement accounts, IRAs, also saw an increase. In 2026, you can contribute up to \$7,500 to an IRA with an additional catch-up contribution of \$1,100 if you're age 50 or older. Even small increases in your contribution rate can make a meaningful difference over time. Higher limits give you more flexibility, whether that means increasing contributions now, making catch-up contributions later, or adjusting your strategy as your income changes.

Now is a great time to review your retirement plan elections and see how these new limits fit into your goals. Check your plan's features, understand your options, and take advantage of any tools or resources that your employer provides. A few small decisions today can have a big impact on your future.

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